EXHIBIT 2

APPRAISAL OF REAL PROPERTY



LOCATED AT

720 W Mount Vernon St Lansdale, PA 19446

FOR

Michele Boyles 720 W Mt. Vernon St Landsdale, PA 19446

OPINION OF VALUE

290,000

AS OF

03/14/2024

BY

Christopher K. Bourland, MAI
JB Real Estate Valuation & Advisory, LLC
30 S Valley Rd, Suite 304C
Paoli, PA 19301
(610) 234-2211 x700
chris@jbvaluation.com



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Michele Boyles 720 W Mt. Vernon St Landsdale, PA 19446

Re: Property: 720 W Mount Vernon St

Lansdale, PA 19446

Borrower: N/A File No.: R243345

Opinion of Value: \$ 290,000 Effective Date: 03/14/2024

In accordance with your request, we have appraised the above referenced property. The report of that appraisal is attached.

The purpose of the appraisal is to develop an opinion of market value for the property described in this appraisal report, as improved, in unencumbered fee simple title of ownership.

This report is based on a physical analysis of the site and improvements, a locational analysis of the neighborhood and city, and an economic analysis of the market for properties such as the subject. The appraisal was developed and the report was prepared in accordance with the Uniform Standards of Professional Appraisal Practice.

The opinion of value reported above is as of the stated effective date and is contingent upon the certification and limiting conditions attached.

It has been a pleasure to assist you. Please do not hesitate to contact me or any of my staff if we can be of additional service to you.

Sincerely,

Christopher K. Bourland, MAI License or Certification #: GA003989 State: PA Expires: 06/30/2025 chris@jbvaluation.com

Uniform Residential Appraisal Report

File # R243345

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Legal Des			dala Davayala	NAAD# C2 F				boyles David I	- & MICHELE L		Journey WIGHT	gornery	
			dale Borough		LK# /5931	<u>E4 L(</u>	J1# 29	Tay Vaar 2024) F Tayon the F		
Assessor'			-00-11352-00-4	<u> </u>				Tax Year 2024	222		R.E. Taxes \$ 5		
Neighborh			nsdale			!-I A			33874		Census Tract 2		
Occupant				acant		•	ssessments \$	0	P	UD HOA\$	0	per year	per month
		s Appraised	Fee Simple			Other (de							
Assignme			urchase Transactio	n Refin	ance Transac		Other (de	escribe) Market \	/alue				
Lender/Cl		Michele				Addres		Mt. Vernon St, La					
Is the sub	ject _l	property curre	ently offered for sal	e or has it been	offered for sa	ale in the	e twelve months	s prior to the effective	date of this apprai	sal?		Yes 🔀 No	
Report da	ta so	urce(s) used	, offering price(s), a	and date(s).	BrightN	MLS_							
I dic	$\overline{\Box}$	did not an	alyze the contract f	or sale for the su	ıbject purcha	ase trans	saction. Explain	the results of the ana	lysis of the contrac	t for sale or w	hy the analysis	was not	
performed	l												
Contract F	rice	\$	Date of C	ontract	- 1	Is the pr	roperty seller the	e owner of public rec	ord? Yes	No Da	ta Source(s)		
Is there ar	ny fir	nancial assist	ance (loan charges	, sale concession	ns, gift or dov	wnpaym	nent assistance,	etc.) to be paid by a	ny party on behalf	of the borrowe	r?	Yes	No
If Yes, rep	ort t	he total dollar	r amount and descr	ibe the items to	be paid.			,					
Note: Ra	ce ar	nd the racial	composition of the	ne neighborhoc	nd are not ar	nnraisa	I factors						
Hoto. Ha			od Characteristic		u uro mot up	- praioa		Housing Trends		One Un	it Housing	Present Lar	nd Hoo 9/
Landina	_			_	Duran anti- Ma	alice a			De elimina			One-Unit	
Location	\sqsubseteq		Suburban [Rural	Property Va	-	Increasing	Stable Stable	Declining	PRICE	AGE		75 %
Built-Up	<u>×</u>	Over 75%	25-75%	Under 25%	Demand/Su		Shortage	In Balance	Over Supply	\$ (000)	(yrs)	2-4 Unit	5 %
Growth	Ш	•	X Stable	Slow	Marketing T	Time	X Under 3 mt	hs 3-6 mths	Over 6 mths	1 = 00	. ow 33	Multi-Family	5 %
Neighborh	100d	Boundaries	Route 63 (I	North) Sumn	<u>eytown Pik</u>	ke (So	uth) Allento	wn Rd (West) Ro	ute 309 (East)	485 F	ligh 123	Commercial	5 %
										415 P	red. 73	Other	10 %
Neighborh	100d	Description	The neighb	orhood prec	<u>lominantly</u>	y cons	ists of single	-family dwelling	s on lots small	er than one	acre. Secon	idary uses in	the
neighbo	orho	ood includ	e multi-family,	apartments,	retail/com	nmerci	ial, institutio	nal, and vacant ι	undeveloped la	ind. The nei	ighborhood	has adequat	e access
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Utilities			ther (describe)		Matau	Pub	olic Other (de	, ,	Off-site Imp	rovements - T		Public	Private
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Uniform Residential Appraisal Report

File # R243345

	e properties currently	offered for sale in	the subject neighborh	ood ranging in	price	from \$ 0	to \$ 0	
			the past twelve mont					485,000 .
FEATURE	SUBJECT		BLE SALE # 1			LE SALE # 2		BLE SALE # 3
Address 720 W Mount Ver		435 W Mount Ve		630 W Mour			940 Columbia A	
Lansdale, PA 1944	-6	Lansdale, PA 194	46	Lansdale, PA		16	Lansdale, PA 194	146
Proximity to Subject	Φ.	0.25 miles SE	0	0.07 miles SE	E	Φ	0.19 miles N	φ
Sale Price Sale Price/Gross Liv. Area	\$ sq.ft.	¢ 244.27.00#	\$ 315,000		00 H	\$ 435,000		\$ 400,000
· · · · · · · · · · · · · · · · · · ·	\$ sq.ft.			\$ 225.97		001500 DOLL 3	\$ 156.56 sq.ff	
Data Source(s) Verification Source(s)		BRIGHT#PAMC2				91590;DOM 3		089982;DOM 10
VALUE ADJUSTMENTS	DESCRIPTION	Tax Assessment DESCRIPTION	+(-) \$ Adjustment	Tax Assessm DESCRIPTIO		+(-) \$ Adjustment	Tax Assessment DESCRIPTION	+(-) \$ Adjustment
Sales or Financing	DESCRIPTION		T (-) \$ Aujustillelit		JIN	T(-) \$ Aujustilielit	ArmLth	T(-) \$ Aujustilielit
Concessions		ArmLth Cash;0		ArmLth Cash;0			Conv;0	
Date of Sale/Time		s09/23;c08/23		s01/24;c12/2	3		s01/24;c12/23	
Location	N;Res;	N;Res;		N;Res;	.5		N;Res;	
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple			Fee Simple	
Site	7200 sf	6577 sf	0	8640 sf		0	11250 sf	C
View	N;Res;	N;Res;		N;Res;			N;Res;	
Design (Style)	DT2;Craftsman	DT2;Cape	0	DT2;Cape		0	DT2;Craftsman	
Quality of Construction	Q3	Q3		Q3		-	Q3	
Actual Age	94	123	0	89		0	87	C
Condition	C5	C5		C3		-87,000	C4	-40,000
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths		Total Bdrms.	Baths		Total Bdrms. Baths	;
Room Count	7 3 1.1	6 3 1.0	+10,000	7 3	1.1		9 6 1.1	C
Gross Living Area	1,666 sq.ft.	1,491 sq .ft.	+9,625	1,925	sq.ft.	-14,245	2,555 sq .ff	-48,895
Basement & Finished	747sf0sfwu	728sf0sfwu	0	1155sf0sfin		0	1000sf0sfin	C
Rooms Below Grade								
Functional Utility	Average	Average		Average			Average	
Heating/Cooling	Rad/MiniSplt	HW/None	+5,000	Rad/None		+5,000	HW/None	+5,000
Energy Efficient Items	None	None		None			None	
Garage/Carport	2gd2dw	2gd2dw		2gd2dw			2gd2dw	
Porch/Patio/Deck	Porch	Porches		Porch			Porch	
Fireplace	1 Fireplace	None		1 Fireplace			1 Fireplace	
Cost-to-Cure	Roof/Sewer	None	-60,000			-60,000		-60,000
Property renovation/remodel	Ren. Kitchen	Original/Bath	+10,000		-	+20,000		+20,000
Net Adjustment (Total)		+ 🗶 -	\$ -25,375		_	\$ -136,245		\$ -123,895
Adjusted Sale Price of Comparables		Net Adj. 8.1 % Gross Adj. 30.0 %			1.3 % 2.8 %		Net Adj. 31.0 % Gross Adj. 43.5 %	
Data Source(s) BrightMLS My research ☐ did 🔀 did r	and Tax Assessme	nt Records s or transfers of the co	ubject property for the the			.,		
Report the results of the research a	and analysis of the prior	sale or transfer histor	y of the subject property	and comparable	sales	(report additional prior	sales on page 3).	
ITEM	SL	IBJECT	COMPARABLE S	ALE #1	C	OMPARABLE SALE #2	2 COMP.	ARABLE SALE #3
Date of Prior Sale/Transfer								
Price of Prior Sale/Transfer								
Data Source(s)	BrightMLS/Ta		BrightMLS/Tax Re			MLS/Tax Records		/Tax Records
Effective Date of Data Source(s)	03/25/2024		03/25/2024				03/25/202	
	Effective Date of Data Source(s) 03/25/2024 03/25/202							
Summary of Sales Comparison Approach After a thorough search of the subject's immediate market area, and similar market areas for settled sales, current listings, or pending sales, as well as older sales in the subject's market area, the comparables utilized were selected for their similarity to the subject, with appropriate adjustments, and were considered to be among the best available at this time. After adjustments, the comparables fall within a bracketed range of value that supports the estimated market value of the subject. Comparables #1 and #2 garnered the most weight in reconciliation of the sales comparison approach due to their physical and/or locational similarity to the subject property.								
Indicated Value by Sales Comparis Indicated Value by: Sales Comparis	arison Approach \$	250,000	Cost Approach (if dev	. ,			roach (if developed)	
Income approach lacks rati typical buyers and sellers in							arison approach	best reflects
This appraisal is made X "as i completed, Subject to the following required inspection bas	following repairs or a	lterations on the bas	s and specifications o sis of a hypothetical o he condition or deficie	condition that the	e repa	irs or alterations have		
Based on a complete visual conditions, and appraiser's c	ertification, my (our) opinion of the m	areas of the subjectionarket value, as defi	ned, of the re	eal pro	operty that is the s	subject of this rep	tions and limiting ort is

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Uniform Residential Appraisal Report File # R243345 SUBJECT COMPARABLE SALE # 4 COMPARABLE SALE # 5 COMPARABLE SALE # 6 FEATURE 310 Vine St Address 720 W Mount Vernon St 507 W Mount Vernon St 600 Delaware Ave Lansdale, PA 19446 Lansdale, PA 19446 Lansdale, PA 19446 Lansdale, PA 19446 Proximity to Subject 0.16 miles SE 0.48 miles E 0.22 miles SE Sale Price \$ 415,000 280,000 392,000 Sale Price/Gross Liv. Area sa.ft. \$ 290.21 **sq**.ft. 197.18 sq.ft. 247.01 sq.ft. Data Source(s) Bright #PAMC2084084;DOM 29 BRIGHT#PAMC2083638;DOM 6 BRIGHT#PAMC2074936;DOM 5 Verification Source(s) Tax Assessment Records Tax Assessment Records Tax Assessment Records DESCRIPTION VALUE ADJUSTMENTS DESCRIPTION +(-) \$ Adjustment +(-) \$ Adjustment DESCRIPTION DESCRIPTION +(-) \$ Adjustment Sales or Financing ArmLth ArmLth ArmLth Concessions Conv;10000 -10,000 Conv;8400 -8,400 Conv;0 Date of Sale/Time s12/23;c10/23 s11/23;c09/23 s08/23;c07/23 Location N:Res: +14,000 N;Res; N:Res: A:Comm: Leasehold/Fee Simple Fee Simple Fee Simple Fee Simple Fee Simple Site 0 1925 sf +6,055 6696 sf 0 7200 sf 9,360 sf View N;Res; N;Res; N;Res; N;Res; Design (Style) 0 DT2;Craftsman DT2;Cape 0 DT2;Colonial 0 DT2;Colonial Quality of Construction O3 03 O3 O3 Actual Age 94 74 0 98 0 108 0 Condition C5 C4 -41,500 C5 C4 -39,200 Above Grade Total Bdrms. Total Bdrms. Baths Total Bdrms. Baths Total Bdrms. Baths Baths Room Count 3 1.1 +10,000 4 2.0 -10,000 3 | 1.0 3 1.1 Gross Living Area 1,666 sq.ft. 1,430 sq.ft. +12,980 1,420 sq.ft. +13,530 1,587 sq.ft. 0 Basement & Finished +10,000 750sf0sfin 747sf0sfwu 1430sf0sfwo 0 0sf 0 Rooms Below Grade Functional Utility Average Average Average Average Rad/MiniSplt Heating/Cooling HW/CAC -20,000 FWA/None +5,000 HW/None +5,000 Energy Efficient Items None None None None Garage/Carport 2gd2dw 1dw +20,000 2dw +20,000 2gd2dw Porch/Patio/Deck Porch Deck 0 Patio 0 Porch 0 None Fireplace 1 Fireplace None 0 None Cost-to-Cure Roof/Sewer None -60,000 None -60,000 None -60,000 Property renovation/remodel Ren. Kitchen Remod/Kit/Bath -10,000 Original/Bath +10,000 None +20,000 **X** + Net Adjustment (Total) _ + **X** --98,520 10,185 \$ -84,200 Adjusted Sale Price Net Adi. 23.7 % Net Adj 3.6 % Net Adi. 21.5 % 34.2 % |\$ of Comparables Gross Adj. 44.5 % \$ 316,480 Gross Adj. 52.5 % \$ 290,185 Gross Adj 307.800 Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3). ITFM SUBJECT COMPARABLE SALE # 4 COMPARABLE SALE # 5 COMPARABLE SALE # 6 Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) BrightMLS/Tax Records BrightMLS/Tax Records BrightMLS/Tax Records BrightMLS/Tax Records Effective Date of Data Source(s) 03/25/2024 03/25/2024 03/25/2024 03/25/2024 Analysis of prior sale or transfer history of the subject property and comparable sales Analysis/Comments

Uniform Residentia	l Appraisal Repo	rt	File# R243345	
See attached addenda.				
OCCUPANTO AND				
Provide adequate information for the lender/client to replicate the below cost figures and calculation	E (not required by Fannie Mae)			
Support for the opinion of site value (summary of comparable land sales or other methods for esti	mating site value) Th		site value as given is	
one of two methods: a) sales of similar sites in the subject market area, or si regards to size, amenities, utilities, etc.; or b) extraction of land value where			ropriate supported	adjustments in
regards to size, amenities, utilities, etc., or b) extraction of land value where	iand sales are not prevalent	•		
ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW	OPINION OF SITE VALUE			=\$ 125,000
Source of cost data Quality rating from cost service Effective date of cost data	DWELLING	Sq.Ft. @ \$ Sq.Ft. @ \$		=\$ =\$
Comments on Cost Approach (gross living area calculations, depreciation, etc.)		υη.ι ι. <i>ω</i> ψ		=\$
The cost approach is most reliable when appraising new or recently	Garage/Carport	Sq.Ft. @ \$		=\$
constructed properties. For the subject property, the cost approach was	Total Estimate of Cost-New Less Physical	Functional	External	=\$
deemed unreliable, as the accrued physical and functional depreciation associated with the age of the improvements is difficult to quantify.	Depreciation Physical	ı unulundi	LAUGITIAI	
, and the squares of				=\$(
	Depreciated Cost of Improvements			=\$
	Depreciated Cost of Improvements "As-is" Value of Site Improvement			
Estimated Remaining Economic Life (HUD and VA only) 30 Years	1	S		=\$
INCOME APPROACH TO VALU	"As-is" Value of Site Improvement INDICATED VALUE BY COST APPLE (not required by Fannie Mae)	S		=\$ =\$ =\$
INCOME APPROACH TO VALUE Estimated Monthly Market Rent \$ X Gross Rent Multiplier	"As-is" Value of Site Improvement INDICATED VALUE BY COST APP	S	Indicated Value	=\$ =\$
INCOME APPROACH TO VALU	"As-is" Value of Site Improvement INDICATED VALUE BY COST APPLE (not required by Fannie Mae)	S	Indicated Value	=\$ =\$ =\$
INCOME APPROACH TO VALUE Estimated Monthly Market Rent \$ X Gross Rent Multiplier Summary of Income Approach (including support for market rent and GRM) PROJECT INFORMATION	"As-is" Value of Site Improvement INDICATED VALUE BY COST APPLE (not required by Fannie Mae)	S	Indicated Value	=\$ =\$ =\$
INCOME APPROACH TO VALUE Estimated Monthly Market Rent \$ X Gross Rent Multiplier Summary of Income Approach (including support for market rent and GRM) PROJECT INFORMATION Is the developer/builder in control of the Homeowners' Association (HOA)? Yes	"As-is" Value of Site Improvement INDICATED VALUE BY COST APPI IE (not required by Fannie Mae) = \$ I FOR PUDs (if applicable) No Unit type(s) Detache	ROACH	ned	=\$ =\$ =\$
INCOME APPROACH TO VALUE Estimated Monthly Market Rent \$ X Gross Rent Multiplier Summary of Income Approach (including support for market rent and GRM) PROJECT INFORMATION Is the developer/builder in control of the Homeowners' Association (HOA)? Yes Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA a	"As-is" Value of Site Improvement INDICATED VALUE BY COST APPI IE (not required by Fannie Mae) = \$ I FOR PUDs (if applicable) No Unit type(s) Detache	ROACH	ned	=\$ =\$ =\$
INCOME APPROACH TO VALUE Estimated Monthly Market Rent \$ X Gross Rent Multiplier Summary of Income Approach (including support for market rent and GRM) PROJECT INFORMATION Is the developer/builder in control of the Homeowners' Association (HOA)? Yes Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA a Legal Name of Project Total number of phases Total number of units	"As-is" Value of Site Improvement INDICATED VALUE BY COST APPI IE (not required by Fannie Mae) = \$ I FOR PUDs (if applicable) No Unit type(s) Detache	ROACH	ned	=\$ =\$ =\$
INCOME APPROACH TO VALUE Estimated Monthly Market Rent \$ X Gross Rent Multiplier Summary of Income Approach (including support for market rent and GRM) PROJECT INFORMATION Is the developer/builder in control of the Homeowners' Association (HOA)? Yes Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA a Legal Name of Project Total number of units Total number of units rented Total number of units for sale	"As-is" Value of Site Improvement INDICATED VALUE BY COST APPI IE (not required by Fannie Mae) = \$ I FOR PUDs (if applicable) No Unit type(s) Detached the subject property is an attached the subject property is an attached to Data source(s)	ROACH d Attached dwelling unit.	ned	=\$ =\$ =\$
INCOME APPROACH TO VALUE Estimated Monthly Market Rent \$ X Gross Rent Multiplier Summary of Income Approach (including support for market rent and GRM) PROJECT INFORMATION Is the developer/builder in control of the Homeowners' Association (HOA)? Yes Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA a Legal Name of Project Total number of phases Total number of units Total number of units for sale Was the project created by the conversion of existing building(s) into a PUD? Yes	"As-is" Value of Site Improvement INDICATED VALUE BY COST APPI IE (not required by Fannie Mae) = \$ I FOR PUDs (if applicable) No Unit type(s) Detached Total number of units sold	ROACH d Attached dwelling unit.	ned	=\$ =\$ =\$
INCOME APPROACH TO VALUE Estimated Monthly Market Rent \$ X Gross Rent Multiplier Summary of Income Approach (including support for market rent and GRM) PROJECT INFORMATION Is the developer/builder in control of the Homeowners' Association (HOA)? Yes Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA as Legal Name of Project Total number of phases Total number of units Total number of units rented Total number of units for sale Was the project created by the conversion of existing building(s) into a PUD? Yes Does the project contain any multi-dwelling units? Yes No Data Source	"As-is" Value of Site Improvement INDICATED VALUE BY COST APPI IE (not required by Fannie Mae) = \$ I FOR PUDs (if applicable) No Unit type(s) Detached the subject property is an attached the subject property is an attached to Data source(s)	ROACH d Attached dwelling unit.	ned	=\$ =\$ =\$
INCOME APPROACH TO VALUE Estimated Monthly Market Rent \$ X Gross Rent Multiplier Summary of Income Approach (including support for market rent and GRM) PROJECT INFORMATION Is the developer/builder in control of the Homeowners' Association (HOA)? Yes Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA at Legal Name of Project Total number of phases Total number of units Total number of units rented Total number of units for sale Was the project created by the conversion of existing building(s) into a PUD? Yes Does the project contain any multi-dwelling units? Yes No Data Source	"As-is" Value of Site Improvement INDICATED VALUE BY COST APPI IE (not required by Fannie Mae) = \$ I FOR PUDs (if applicable) No Unit type(s) Detache nd the subject property is an attach Total number of units sold Data source(s) No If Yes, date of conversion	ROACH d Attached dwelling unit.	ned	=\$ =\$ =\$
INCOME APPROACH TO VALUE Estimated Monthly Market Rent \$ X Gross Rent Multiplier Summary of Income Approach (including support for market rent and GRM) PROJECT INFORMATION Is the developer/builder in control of the Homeowners' Association (HOA)? Yes Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA as Legal Name of Project Total number of phases Total number of units Total number of units rented Total number of units for sale Was the project created by the conversion of existing building(s) into a PUD? Yes Does the project contain any multi-dwelling units? Yes No Data Source Are the units, common elements, and recreation facilities complete? Yes No	"As-is" Value of Site Improvement INDICATED VALUE BY COST APPI IE (not required by Fannie Mae) = \$ I FOR PUDS (if applicable) No Unit type(s) Detache Ind the subject property is an attach Total number of units sold Data source(s) No If Yes, date of conversion If No, describe the status of comp	ROACH d Attached dwelling unit.	ned	=\$ =\$ =\$
INCOME APPROACH TO VALUE Estimated Monthly Market Rent \$ X Gross Rent Multiplier Summary of Income Approach (including support for market rent and GRM) PROJECT INFORMATION Is the developer/builder in control of the Homeowners' Association (HOA)? Yes Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA a Legal Name of Project Total number of phases Total number of units Total number of units rented Total number of units for sale Was the project created by the conversion of existing building(s) into a PUD? Yes Does the project contain any multi-dwelling units? Yes No Data Source Are the units, common elements, and recreation facilities complete? Yes No	"As-is" Value of Site Improvement INDICATED VALUE BY COST APPI IE (not required by Fannie Mae) = \$ I FOR PUDs (if applicable) No Unit type(s) Detache nd the subject property is an attach Total number of units sold Data source(s) No If Yes, date of conversion	ROACH d Attached dwelling unit.	ned	=\$ =\$ =\$

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Fannie Mae Form 1004 March 2005

This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit; including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

This appraisal report is subject to the following scope of work, intended use, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. Modifications, additions, or deletions to the intended use, intended user, definition of market value, or assumptions and limiting conditions are not permitted. The appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment. Modifications or deletions to the certifications are also not permitted. However, additional certifications that do not constitute material alterations to this appraisal report, such as those required by law or those related to the appraiser's continuing education or membership in an appraisal organization, are permitted.

SCOPE OF WORK: The scope of work for this appraisal is defined by the complexity of this appraisal assignment and the reporting requirements of this appraisal report form, including the following definition of market value, statement of assumptions and limiting conditions, and certifications. The appraiser must, at a minimum: (1) perform a complete visual inspection of the interior and exterior areas of the subject property, (2) inspect the neighborhood, (3) inspect each of the comparable sales from at least the street, (4) research, verify, and analyze data from reliable public and/or private sources, and (5) report his or her analysis, opinions, and conclusions in this appraisal report.

INTENDED USE: The intended use of this appraisal report is for the lender/client to evaluate the property that is the subject of this appraisal for a mortgage finance transaction.

INTENDED USER: The intended user of this appraisal report is the lender/client.

DEFINITION OF MARKET VALUE: The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what he or she considers his or her own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in U. S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions* granted by anyone associated with the sale.

*Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or concession but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the appraiser's judgment.

STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS: The appraiser's certification in this report is subject to the following assumptions and limiting conditions:

- 1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.
- 2. The appraiser has provided a sketch in this appraisal report to show the approximate dimensions of the improvements. The sketch is included only to assist the reader in visualizing the property and understanding the appraiser's determination of its size
- 3. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.
- 4. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.
- 5. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing the appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.
- 6. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

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APPRAISER'S CERTIFICATION: The Appraiser certifies and agrees that:

- 1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.
- 2. I performed a complete visual inspection of the interior and exterior areas of the subject property. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.
- 3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
- 4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.
- 5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.
- 6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.
- 7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.
- 8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.
- 9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.
- 10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.
- 11. I have knowledge and experience in appraising this type of property in this market area.
- 12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.
- 13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.
- 14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.
- 15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.
- 16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.
- 17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.
- 18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).
- 19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.
- 20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.

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- 21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).
- I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.
- 23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.
- 24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.
- 25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

SUPERVISORY APPRAISER'S CERTIFICATION: The Supervisory Appraiser certifies and agrees that:

- 1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
- 2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
- 3. The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.
- 4. This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
- 5. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

APPRAISER	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature	Signature
Name Christopher K. Bourland, MAI	Name
Company Name JB Real Estate Valuation & Advisory, LLC	Company Name
Company Address 30 S Valley Rd, Suite 304C	Company Address
Paoli, PA 19301	
Telephone Number (610) 234-2211 x700	Telephone Number
Email Address chris@jbvaluation.com	Email Address
Date of Signature and Report	Date of Signature
Effective Date of Appraisal 03/14/2024	State Certification #
State Certification # GA003989	or State License #
or State License #	State
or Other (describe) State #	Expiration Date of Certification or License
State PA	
Expiration Date of Certification or License 06/30/2025	SUBJECT PROPERTY
ADDRESS OF PROPERTY APPRAISED	☐ Did not inspect subject property
720 W Mount Vernon St	Did inspect exterior of subject property from street
Lansdale, PA 19446	Date of Inspection
APPRAISED VALUE OF SUBJECT PROPERTY \$ 290,000	Did inspect interior and exterior of subject property
LENDER/CLIENT	Date of Inspection
Name No AMC	COMPARADIFICALIC
Company Name Michele Boyles	COMPARABLE SALES
Company Address 720 W Mt. Vernon St, Landsdale, PA 19446	Did not inspect exterior of comparable sales from street
	Did inspect exterior of comparable sales from street
Email Address	Date of Inspection

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UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Condition Ratings and Definitions

C1

The improvements have been recently constructed and have not been previously occupied. The entire structure and all components are new and the dwelling features no physical depreciation.

Note: Newly constructed improvements that feature recycled or previously used materials and/or components can be considered new dwellings provided that the dwelling is placed on a 100 percent new foundation and the recycled materials and the recycled components have been rehabilitated/remanufactured into like-new condition. Improvements that have not been previously occupied are not considered "new" if they have any significant physical depreciation (that is, newly constructed dwellings that have been vacant for an extended period of time without adequate maintenance or upkeep).

C2

The improvements feature no deferred maintenance, little or no physical depreciation, and require no repairs. Virtually all building components are new or have been recently repaired, refinished, or rehabilitated. All outdated components and finishes have been updated and/or replaced with components that meet current standards. Dwellings in this category are either almost new or have been recently completely renovated and are similar in condition to new construction.

Note: The improvements represent a relatively new property that is well maintained with no deferred maintenance and little or no physical depreciation, or an older property that has been recently completely renovated.

C3

The improvements are well maintained and feature limited physical depreciation due to normal wear and tear. Some components, but not every major building component, may be updated or recently rehabilitated. The structure has been well maintained.

Note: The improvement is in its first-cycle of replacing short-lived building components (appliances, floor coverings, HVAC, etc.) and is being well maintained. Its estimated effective age is less than its actual age. It also may reflect a property in which the majority of short-lived building components have been replaced but not to the level of a complete renovation.

C/

The improvements feature some minor deferred maintenance and physical deterioration due to normal wear and tear. The dwelling has been adequately maintained and requires only minimal repairs to building components/mechanical systems and cosmetic repairs. All major building components have been adequately maintained and are functionally adequate.

Note: The estimated effective age may be close to or equal to its actual age. It reflects a property in which some of the short-lived building components have been replaced, and some short-lived building components are at or near the end of their physical life expectancy; however, they still function adequately. Most minor repairs have been addressed on an ongoing basis resulting in an adequately maintained property.

C5

The improvements feature obvious deferred maintenance and are in need of some significant repairs. Some building components need repairs, rehabilitation, or updating. The functional utility and overall livability is somewhat diminished due to condition, but the dwelling remains useable and functional as a residence.

Note: Some significant repairs are needed to the improvements due to the lack of adequate maintenance. It reflects a property in which many of its short-lived building components are at the end of or have exceeded their physical life expectancy but remain functional.

C6

The improvements have substantial damage or deferred maintenance with deficiencies or defects that are severe enough to affect the safety, soundness, or structural integrity of the improvements. The improvements are in need of substantial repairs and rehabilitation, including many or most major components.

Note: Substantial repairs are needed to the improvements due to the lack of adequate maintenance or property damage. It reflects a property with conditions severe enough to affect the safety, soundness, or structural integrity of the improvements.

Quality Ratings and Definitions

Q1

Dwellings with this quality rating are usually unique structures that are individually designed by an architect for a specified user. Such residences typically are constructed from detailed architectural plans and specifications and feature an exceptionally high level of workmanship and exceptionally high-grade materials throughout the interior and exterior of the structure. The design features exceptionally high-quality exterior refinements and ornamentation, and exceptionally high-quality interior refinements. The workmanship, materials, and finishes throughout the dwelling are of exceptionally high quality.

Q2

Dwellings with this quality rating are often custom designed for construction on an individual property owner's site. However, dwellings in this quality grade are also found in high-quality tract developments featuring residence constructed from individual plans or from highly modified or upgraded plans. The design features detailed, high quality exterior ornamentation, high-quality interior refinements, and detail. The workmanship, materials, and finishes throughout the dwelling are generally of high or very high quality.

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Quality Ratings and Definitions (continued)

Q3

Dwellings with this quality rating are residences of higher quality built from individual or readily available designer plans in above-standard residential tract developments or on an individual property owner's site. The design includes significant exterior ornamentation and interiors that are well finished. The workmanship exceeds acceptable standards and many materials and finishes throughout the dwelling have been upgraded from "stock" standards.

Ω4

Dwellings with this quality rating meet or exceed the requirements of applicable building codes. Standard or modified standard building plans are utilized and the design includes adequate fenestration and some exterior ornamentation and interior refinements. Materials, workmanship, finish, and equipment are of stock or builder grade and may feature some upgrades.

Q5

Dwellings with this quality rating feature economy of construction and basic functionality as main considerations. Such dwellings feature a plain design using readily available or basic floor plans featuring minimal fenestration and basic finishes with minimal exterior ornamentation and limited interior detail. These dwellings meet minimum building codes and are constructed with inexpensive, stock materials with limited refinements and ungrades.

Q6

Dwellings with this quality rating are of basic quality and lower cost; some may not be suitable for year-round occupancy. Such dwellings are often built with simple plans or without plans, often utilizing the lowest quality building materials. Such dwellings are often built or expanded by persons who are professionally unskilled or possess only minimal construction skills. Electrical, plumbing, and other mechanical systems and equipment may be minimal or non-existent. Older dwellings may feature one or more substandard or non-conforming additions to the original structure

Definitions of Not Updated, Updated, and Remodeled

Not Updated

Little or no updating or modernization. This description includes, but is not limited to, new homes.

Residential properties of fifteen years of age or less often reflect an original condition with no updating, if no major components have been replaced or updated. Those over fifteen years of age are also considered not updated if the appliances, fixtures, and finishes are predominantly dated. An area that is 'Not Updated' may still be well maintained and fully functional, and this rating does not necessarily imply deferred maintenance or physical/functional deterioration.

Updated

The area of the home has been modified to meet current market expectations. These modifications are limited in terms of both scope and cost.

An updated area of the home should have an improved look and feel, or functional utility. Changes that constitute updates include refurbishment and/or replacing components to meet existing market expectations. Updates do not include significant alterations to the existing structure.

Remodeled

Significant finish and/or structural changes have been made that increase utility and appeal through complete replacement and/or expansion.

A remodeled area reflects fundamental changes that include multiple alterations. These alterations may include some or all of the following: replacement of a major component (cabinet(s), bathtub, or bathroom tile), relocation of plumbing/gas fixtures/appliances, significant structural alterations (relocating walls, and/or the addition of) square footage). This would include a complete gutting and rebuild.

Explanation of Bathroom Count

Three-quarter baths are counted as a full bath in all cases. Quarter baths (baths that feature only a toilet) are not included in the bathroom count. The number of full and half baths is reported by separating the two values using a period, where the full bath count is represented to the left of the period and the half bath count is represented to the right of the period.

Example:

3.2 indicates three full baths and two half baths.

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM (Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Abbreviations Used in Data Standardization Text

Abbreviation	Full Name	Fields Where This Abbreviation May Appear
А	Adverse	Location & View
ac	Acres	Area, Site
AdjPrk AdjPwr	Adjacent to Park	Location
ArmLth	Adjacent to Power Lines Arms Length Sale	Location Sale or Financing Concessions
AT	Attached Structure	Design (Style)
В	Beneficial	Location & View
ba	Bathroom(s)	Basement & Finished Rooms Below Grade
br	Bedroom	Basement & Finished Rooms Below Grade
BsyRd	Busy Road	Location
C	Contracted Date	Date of Sale/Time
Cash	Cash Commercial Influence	Sale or Financing Concessions Location
Comm	Conventional	Sale or Financing Concessions
Ср	Carport	Garage/Carport
CrtOrd	Court Ordered Sale	Sale or Financing Concessions
CtySky	City View Skyline View	View
CtyStr	City Street View	View
CV	Covered	Garage/Carport
DOM	Days On Market	Data Sources
DT	Detached Structure	Design (Style)
dw	Driveway Evoiration Data	Garage/Carport
Estate	Expiration Date Estate Sale	Date of Sale/Time Sale or Financing Concessions
FHA	Estate Sale Federal Housing Authority	Sale or Financing Concessions Sale or Financing Concessions
g	Garage	Garage/Carport
ga	Attached Garage	Garage/Carport
gbi	Built-in Garage	Garage/Carport
gd	Detached Garage	Garage/Carport
GlfCse	Golf Course	Location
Glfvw	Golf Course View	View
GR	Garden	Design (Style)
HR	High Rise	Design (Style)
in	Interior Only Stairs	Basement & Finished Rooms Below Grade
Ind	Industrial	Location & View
Listing	Listing	Sale or Financing Concessions
Lndfl	Landfill	Location View
LtdSght MR	Limited Sight Mid-rise	Design (Style)
Mtn	Mountain View	View
N	Neutral	Location & View
NonArm	Non-Arms Length Sale	Sale or Financing Concessions
0	Other	Basement & Finished Rooms Below Grade
0	Other	Design (Style)
ор	Open	Garage/Carport
Prk	Park View	View
Pstrl	Pastoral View	View
PwrLn	Power Lines	View
PubTrn	Public Transportation	Location Solo or Financing Concessions
Relo REO	Relocation Sale REO Sale	Sale or Financing Concessions Sale or Financing Concessions
Res	Residential	Location & View
RH	USDA - Rural Housing	Sale or Financing Concessions
rr	Recreational (Rec) Room	Basement & Finished Rooms Below Grade
RT	Row or Townhouse	Design (Style)
S	Settlement Date	Date of Sale/Time
SD	Semi-detached Structure	Design (Style)
Short	Short Sale	Sale or Financing Concessions
sf	Square Feet	Area, Site, Basement
sqm	Square Meters	Area, Site
Unk	Unknown Veterana Administration	Date of Sale/Time
VA w	Veterans Administration Withdrawn Date	Sale or Financing Concessions Date of Sale/Time
wo	Walk Out Basement	Basement & Finished Rooms Below Grade
Woods	Woods View	View
Wtr	Water View	View
WtrFr	Water Frontage	Location
wu	Walk Up Basement	Basement & Finished Rooms Below Grade

Market Conditions Addendum to the Appraisal Report

ne purpose of this addendum is to provide the lender/c neighborhood. This is a required addendum for all appra		-	2000			
Property Address 720 W Mount Vernon St	isai reports with an effectiv	City Lansdale	1003.	State PA	ZIP Code 194	146
Borrower N/A		any Editional				110
Instructions: The appraiser must use the information red	quired on this form as the b	asis for his/her conclusion	s, and must provide support	for those conclus	ions, regarding	
housing trends and overall market conditions as reported	d in the Neighborhood secti	on of the appraisal report f	form. The appraiser must fill i	n all the informati	on to the extent	
it is available and reliable and must provide analysis as i	ndicated below. If any requi	ired data is unavailable or i	s considered unreliable, the a	ppraiser must pro	ovide an	
explanation. It is recognized that not all data sources will	I be able to provide data for	the shaded areas below; i	f it is available, however, the	appraiser must in	clude the data	
in the analysis. If data sources provide the required infor	-		·	-	-	
average. Sales and listings must be properties that comp				ed by a prospective	e buyer of the	
subject property. The appraiser must explain any anoma						
Inventory Analysis	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months	 	Overall Trend	
Total # of Comparable Sales (Settled)	15	9	4	Increasing	Stable Stable	Declining Declining
Absorption Rate (Total Sales/Months) Total # of Comparable Active Listings	2.50	3.00	1.33	Increasing Declining	Stable Stable	Declining
Months of Housing Supply (Total Listings/Ab.Rate)	0.4	0.3	0	Declining	➤ Stable	Increasing Increasing
Median Sale & List Price, DOM, Sale/List %	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months	Deciming	Overall Trend	Increasing
Median Comparable Sale Price	420,000	390,000	435,500	Increasing	Stable	Declining
Median Comparable Sales Days on Market	420,000	7	16.5	Declining	➤ Stable	Increasing
Median Comparable List Price	399,900	475,000	0	Increasing	➤ Stable	Declining
Median Comparable Listings Days on Market	74	107	0	Declining	➤ Stable	Increasing
Median Sale Price as % of List Price	106.29	100	99.52	Increasing	➤ Stable	Declining
Seller-(developer, builder, etc.)paid financial assistance p		□ No	33.32	Declining	➤ Stable	Increasing
Explain in detail the seller concessions trends for the pas			n 3% to 5%, increasing use o			g
fees, options, etc.). bright MLS indicates th	· ·					ncessions
which is 18% of the total transactions in this						
with concessions; 22% of sales for this period						
\$2,000 and \$10,000. The median concession		1 2011223310113/ 1 3 70 2	or sales for this period.	THE COHECOSIC	ons ranged be	itween
						
Are foreclosure sales (REO sales) a factor in the market'	? Yes 🔀 No	o If yes, explain (includ	ling the trends in listings and	sales of foreclose	ed properties).	
The data used in the grid above does not in						eported
transactions. However, this is not a mandate		•				•
beyond the scope of this assignment to cor						
			·			
Cite data sources for above information. Bright	MLS					
Cite data sources for above information. BrightMLS						
Summarize the above information as support for your co	onclusions in the Neighborh	ood section of the apprais	al report form. If you used an	y additional inforr	nation, such as	
Summarize the above information as support for your co an analysis of pending sales and/or expired and withdray	•	• • • • • • • • • • • • • • • • • • • •		•		
	wn listings, to formulate you	ur conclusions, provide bo	th an explanation and suppor	t for your conclus	ions.	I time
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Supplemental Addendum

Addendum	File No. R243345

Borrower/Client	N/A				
Property Address	720 W Mount Vernon St				
City	Lansdale	County Montgomery	State PA	Zip Code 19446	
Lender	Michele Boyles				

• <u>URAR: Site - Highest and Best Use</u>

The subject is a legally permissible use based on its current zoning. Also, the lot size, shape and land-to-building ratio allow the present structure and indicate a good utilization of the improvements. Based on current market conditions, the existing use of the subject property as a single-family residence is its financially feasible and maximally productive use.

• <u>URAR: Sales Comparison Analysis - Summary of Sales Comparison Approach</u>

PLEASE NOTE: Information relating to the comparables utilized in this report has been taken from the appropriate MLS records for the respective comparables. Information not available in the normal course of business that relates to the respective comparables (basement square footage, percentage of basement finish, basement access), or information that was not contained in the respective MLS records as it relates to these items has been estimated based on the appraiser's knowledge of the area and past experience with other similar properties. Based on these estimations due to the lack of specific information, an adjustment based on estimates carry a lower level of credibility than adjustments based on known information in this report.

PLEASE NOTE: A list to sale ratio adjustment has been taken at the top of the market grid on all active / pending comparables based on the sales ratios noted for the area in which the active / pending comparable is located.

• URAR: Additional Comments

PLEASE NOTE: Some or all of the comparable photos may be derived from available MLS and/or online sources. Use of an MLS and/or online photo may be due to one of three reasons:

- 1) People within the picture at time of the street inspection
- 2) MLS photos best represent the condition of the subject at time of the sale of the comparable due to subsequent changes to the comparable
- 3) Comparable is unable to be seen from the street

The use of MLS and/or online photos for comparable sales has no effect on the opinion of market value for the subject, and are only considered as a final solution. The appraiser has inspected each of the comparable sales from the street.

No employee, director, officer or agent of the lender, or any other third party acting as a joint venture partner, independent contractor, appraisal management company, or partner in behalf of the lender has influenced or attempted to influence the development, reporting, result or review of this assignment through coercion, extortion, collusion, compensation, instruction, inducement, intimidation, bribery or in any other manner.

The subject property is located approximately 17 miles from my office. This assignment requires geographic competency as part of the scope of work. I have spent sufficient time in the subject's market and understand the nuances of the local market and the supply and demand factors relating to the specific property type and the location involved. Such understanding will not be imparted solely from a consideration of specific data such as demographics, costs, sales and rentals. The necessary understanding of local market conditions provides the bridge between a sale and a comparable sale or a rental and a comparable rental.

PLEASE NOTE: The above-grade gross living area (GLA) of Comparable #3 varies from the subject property by more than 25%. It was necessary to utilize this comparable sale due to a lack of recent sales of comparable properties that are more similar in size to the subject. All comparables are considered to be the BEST AVAILABLE at the time of this report.

PLEASE NOTE: The actual age of Comparable #1 varies from the subject property by more than 30%. It was necessary to utilize this comparable sale due to a lack of recent sales of comparable properties that are more similar in age to the subject. However, my research indicates that prospective purchasers in the subject's market area primarily respond to differences in effective age, rather than chronological age; as such, no adjustment is necessary for actual age. Note that the "Condition" line of the sales grid addresses any differences between the subject and the comparables in terms of effective age. All comparables are considered to be the BEST AVAILABLE at the time of this report.

Individual adjustments were required that exceeded 10%. These adjustments were required due to the lack of more similar comparables on that individual feature. All comparables are considered to be the BEST AVAILABLE at time of this report.

Total (net) adjustments were required that exceeded 15%. This is due to the lack of comparable sales that were more representative of the subject improvements. All comparables are considered to be the BEST AVAILABLE at time of this report.

Gross adjustments were required that exceeded 25%. This is due to the lack of comparable sales that were more representative of the subject improvements. All comparables are considered to be the BEST AVAILABLE at time of this report.

Please note: Notwithstanding that the concluded opinion of value for the subject property is below the predominant housing price noted in the neighborhood section of this report, the subject property is not considered to be an under-improvement. As evidenced by the comparable sales presented herein, it appears that there is sufficient demand in the market for properties that are below the predominant housing price for the neighborhood; as such, this does not appear to impact the marketability of the subject property.

Please note: GLA size differences were accounted for with an adjustment of \$55/sf. Site size differences were accounted for with an adjustment of \$50,000 per acre. A threshold of \$5,000 was established for these adjustments.

Please note: The subject property is considered to be in C5 condition, while Comparables #3, #4 and #6 are considered to be in C4 condition. In order to account for difference in condition, a 10% downward adjustment was applied to these comparables. Sale #2 received a 20% downward adjustment for condition.

Supplemental Addendum	File No. R243345			
	·			
County Montgomery	State PA Zip Code 19446			

Please note: At the time of inspection the subject featured a renovated kitchen, an adjustment has been made to comparable sales that do not feature similar updates/remodels. An adjustment for kitchen has been made for \$20,000. The subject's bathrooms are dated and comparable sales with updated bathrooms received \$10,000 downward adjustments.

Please note: The subject property features significant deferred maintenance particularly the roof and sewer line require repair. Ownership provided the undersigned with contractor repair estimates for the roof and sewer line. The roof repair estimate was esimated to cost \$12,800 and the sewer line replacement was estimated to cost \$35,790. The undersigned has made a cost-to-cure deduction, which accounts for these repairs as well as a 20% entreprenurial incentive. The below table is a summary of the cost-to-cure estimate deduction.

Cost to Cure Estimate

Borrower/Client

Property Address

City

Lender

N/A

Lansdale

Michele Boyles

720 W Mount Vernon St

Description		Estimate
Roof Repair		\$12,800
Sewer Line Repair		\$35,790
Subtotal		\$48,590
Entreprenurial Incentive	@ 20%	\$9,718
Total		\$58,308
Total Rounded		\$60,000

It is noted that the subject's overall C-5 condition quality accounts for the general condition of the property. The flooring, plaster, knob & tube wiring, wood siding and other components of the dwelling which are near the end of the economic life have been accounted for in the condition rating. Upon completion of the repairs identified above, the subject's condition would remain C5 with a renovated kitchen as noted on the sales comparison grid.

Please note that the appliances identified in the Improvements section on URAR Page 1 are physically attached to the dwelling, and are therefore considered to be part of the real estate. Any appliances that are not physically attached to the structure (e.g. Refrigerator, Washer/Dryer) are considered to be personal property, and have not been included in this real estate appraisal; as such, these appliances are not identified in the Improvements section on URAR Page 1.

The undersigned has adhered to measurement protocols pursuant to the Z765-2021 Measurement Standard set forth by the American National Standards Institute (ANSI) for single-family residential buildings. Measurements were made to the nearest tenth of a foot.

Supplemental Addendum

		Supplemental Addendam	1110	NO. NZ43343	
Borrower/Client	N/A				
Property Address	720 W Mount Vernon St				
City	Lansdale	County Montgomery	State PA	Zip Code 19446	
Lender	Michele Boyles				

File Nn D2/123/15

EXPLANATION OF ADJUSTMENTS

The comparable sales presented on the sales grid with the subject property are adjusted for several elements of comparison, which are described below. Please note that all adjustments utilized herein are derived via one or more of the following methods: Paired Sales Analysis; Regression Analysis; Segregated Cost Analysis; and Appraiser's Field Experience.

Conditions of Sale

This category considers factors that may have impacted the sale price due to motivations by the buyer or seller, or other transactional conditions that influence sale prices. For example, it is common for buyers of neighboring properties to pay a premium to control adjacent properties. In these cases, the prices may be superior to the subject. As another example, listings regularly exhibit higher asking prices than their ultimately achieved sale prices. Therefore, listings will often require a downward adjustment to account for conditions of sale.

Financing

This category accounts for atypical financing arrangements for comparable sales. The subject property is appraised in terms of cash in US dollars or in terms of financial arrangements comparable thereto.

Market Trends

This category accounts for changing market conditions from the date of each comparable sale to the effective date of this appraisal. For example, sales that occurred during a weaker market may require an upward adjustment to account for inferior market conditions.

Location

This category is based on the relative strength of the surrounding land uses, accessibility to major activity centers and access ways, strength of local economy and amount of competition.

Property Rights

This category accounts for different property rights between the subject and the comparable sales.

Site Area

This category addresses differences in land area. Properties with higher land are generally superior to those with less land area.

View

This category addresses differences in the overall view from the dwelling and/or site. For example, a property with a beneficial view (water, golf course, residential, wooded, etc.) or a negative view (industrial uses, power lines, etc.).

Design (Style)

This element of comparison addresses differences between the comparable sales and the subject in the overall appeal of the dwelling type. For example, in a market where Victorian dwellings are highly demanded a Victorian-style dwelling might be rated as superior to a colonial-style home. This category addresses the dwelling type only, and does not account for differences in functional utility or construction quality.

Construction Quality

This element of comparison addresses differences between the comparable sales and the subject in the overall construction quality of the improvements. For example, an individually designed dwelling featuring high-quality materials, workmanship, exterior refinements and interior finishes might be rated as superior to a dwelling featuring a plain design and basic refinements and finishes.

Construction Date

This category accounts for differences between the comparable sales and the subject in terms of construction date.

Condition

This category accounts for differences between the comparable sales and the subject in terms of overall property condition. For example, a newer, better maintained comparable sale may require a downward adjustment to account for its superior condition relative to the subject.

Room Counts

These elements of comparison account for differences between the comparable sales and the subject in the number of above-grade rooms, bedrooms, full bathrooms and half bathrooms. No adjustments are necessary for number of above- grade rooms or bedrooms, as differences in these categories are addressed by the gross living area adjustment.

Above-grade (Gross) Living Area

This category accounts for differences between the comparable sales and the subject in gross living area (GLA), which is the "total area of finished, above-grade residential space; calculated by measuring the outside perimeter of the structure and includes only finished, habitable, above-grade living space. (Finished basements and attic areas are not generally included in total gross living area.)

Supplemental Addendum	File No. R243345			
County Montgomery	State PA Zip Code 19446			

Michele Boyles Basement & Finished Rooms Below Grade

720 W Mount Vernon St

N/A

Lansdale

These categories account for differences between the comparable sales and the subject property in basement type, means of egress, level of finish and rooms below grade. For example, if the subject property has a full basement and the comparable sale has a partial basement, then the comparable may be inferior to the subject. Likewise, a property with a finished basement may be superior to one with an unfinished basement. Adjustments are then made for below-grade finished rooms that add greater utility than typical finished area, such as bathrooms and kitchens. For example, if the subject property has a fully finished basement with a recreation room and a craft room, and the comparable sale has a fully finished basement with a recreation room, kitchen and half bath, then the comparable may be rated as superior to the subject.

Functional Utility

Borrower/Client

Property Address

City

Lender

This element of comparison accounts for the usability of the property for its highest and best use. In residential dwellings, a number of elements are considered, including but not limited to floorplan functionality, room types and sizes, ceiling height, and adequacy and functionality of utilities.

Heating / Cooling

This category accounts for differences between the comparable sales and the subject in HVAC system types. For example, a property with central air conditioning may be superior to one without central air.

Energy Efficiency

This element of comparison addresses differences between the comparable sales and the subject in overall energy efficiency. Energy-saving items such as solar panels, HVAC systems, insulation and windows are considered.

Miscellaneous Amenities

These categories account for differences between the comparable sales and the subject property in number of fireplaces, number of garage/carport spaces, off-street and on-street parking adequacy, exterior amenities and accessory improvements.

		Supplementa	I Addendum		File	No. R24334	5	
Borrower/Client	N/A							
Property Address	720 W Mount Vernon St							
City	Lansdale	County	Montgomery	State	PA	Zip Code	19446	
Lender	Michele Boyles							

APPRAISAL INSTITUTE CERTIFICATION STATEMENT

I certify that, to the best of my knowledge and belief:

- The statements of fact contained in this report are true and correct.
- The reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.
- I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties involved.
- I have performed no services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.
- I have no bias with respect to the property that is the subject of this report or to the parties involved with this assignment.
- My engagement in this assignment was not contingent upon developing or reporting predetermined results.
- My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.
- My analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Practice
- I have made a personal inspection of the property that is the subject of this report.
- Jonathan C. Green has provided significant real property appraisal assistance to the person signing this certification.
- The reported analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the requirements of the Code of Professional Ethics and Standards of Professional Practice of the Appraisal Institute.
- The use of this report is subject to the requirements of the Appraisal Institute relating to review by its duly authorized representatives.
- As of the date of this report, I Christopher K. Bourland, MAI have completed the continuing education program for Designated Members of the Appraisal Institute.
- As of the date of this report, I Christopher K. Bourland, MAI have completed the Standards and Ethics Education Requirements for Candidates of the Appraisal Institute.

USPAP ADDENDUM

File No. R243345

Borrower	N/A			100 10
Property Address	720 W Mount Vernon St			
City	Lansdale	County Montgomery	State PA	Zip Code 19446
Lender	Michele Boyles	- Widnig Widniery	Otato 1 A	2.9 0000 13440
	Whethere boyles			
This report	was prepared under the fo	lowing USPAP reporting option:		
Apprais	sal Report	This report was prepared in accordance with USPAP Standards Rule 2-	-2(a).	
Restrict	ted Appraisal Report	This report was prepared in accordance with USPAP Standards Rule 2-	-2(b).	
Reasonable	e Exposure Time			
I	•	for the subject property at the market value stated in this report is:	30 to 90 da	3)/6
I wy opinion	or a roadonable expedite time	of the dubject property at the market value diated in the report is.	<u> 30 to 30 da</u>	ays
Δdditional	Certifications			
I	, to the best of my knowledge	and helief:		
I have N	IOT performed services, as an	appraiser or in any other capacity, regarding the property that is the subje	ect of this report v	vithin the
three-ye	ear period immediately precedi	ng acceptance of this assignment.		
			41-1	Mr. About and
		raiser or in another capacity, regarding the property that is the subject of		tne three-year
1		nce of this assignment. Those services are described in the comments be	elow.	
I	ents of fact contained in this rep			
		sions are limited only by the reported assumptions and limiting conditions and a	are my personal, im	npartial, and unbiased
professional	analyses, opinions, and conclusion	ns.		
- Unless othe	erwise indicated, I have no preser	t or prospective interest in the property that is the subject of this report and no	personal interest w	vith respect to the parties
involved.				
- I have no bi	ias with respect to the property the	at is the subject of this report or the parties involved with this assignment.		
I		contingent upon developing or reporting predetermined results.		
, , , ,	<u> </u>	ment is not contingent upon the development or reporting of a predetermined va	alue or direction in	value that favors the cause of
I				
		attainment of a stipulated result, or the occurrence of a subsequent event direct		
		e developed, and this report has been prepared, in conformity with the Uniform	Standards of Profes	SSIONAL Appraisal Practice that
I	t at the time this report was prepa			
I	The state of the s	ersonal inspection of the property that is the subject of this report.		
I		significant real property appraisal assistance to the person(s) signing this certif	ication (if there are	exceptions, the name of each
individual pro	viding significant real property ap	oraisal assistance is stated elsewhere in this report).		
Additional	Comments			
Please note	e that "Exposure Time" is d	efined as "The estimated length of time that the property interest	being appraise	d would have been
		pothetical consummation of a sale at market value on the effective		
	The Dictionary of Real Estate App		e date of the ap	оргазаг. (дрргазаг
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Signature:		Signature:		
_	stopher K. Rourland, MAI	Name:		
Date Signed:	noprier K. Dourialiu, MAI	Data Signad:		
orate certificatio	лг#. <u>GAUU3989</u>	State Certification #:		
or State License	; #.` 	or State License #:		
State: PA		State:		
•		30/2025 Expiration Date of Certification or L		
Effective Date of	f Appraisal: <u>03/14/2024</u>	Supervisory Appraiser Inspection of		_
		Did Not Exterior-only	from Street	Interior and Exterior

Subject Photo Page

Borrower/Client	N/A				
Property Address	720 W Mount Vernon St				
City	Lansdale	County Montgomery	State PA	Zip Code 19446	
Lender	Michele Boyles				







Subject Front

720 W Mount Vernon St

Sales Price

Gross Living Area 1,666 Total Rooms Total Bedrooms 3 Total Bathrooms 1.1 Location N;Res; View N;Res; 7200 sf Site Quality Q3 Age 94

Subject Rear

Subject Street

Borrower/Client	N/A			
Property Address	720 W Mount Vernon St			
City	Lansdale	County Montgomery	State PA	Zip Code 19446
Lender	Michele Royles			



Rear Alley



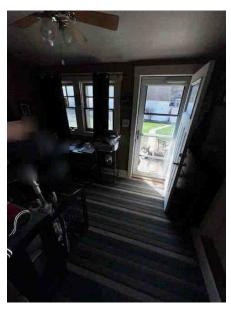
Living Room



Breakfast Area



Kitchen



Mudroom



Half Bath

Borrower/Client	N/A				
Property Address	720 W Mount Vernon St				
City	Lansdale	County Montgomery	State PA	Zip Code 19446	
Lender	Michele Royles				



Bedroom



Bedroom



Bedroom



Bath



Unfinished Basement



Detached Garage

Borrower/Client	N/A				
Property Address	720 W Mount Vernon St				
City	Lansdale	County Montgomery	State PA	Zip Code 19446	
Lender	Michala Boyles				



Garage Interior



Knob and tube wiring



Knob and tube wiring



Evidence of mold



Evidence of mold



Evidence of mold

Borrower/Client	N/A				
Property Address	720 W Mount Vernon St				
City	Lansdale	County Montgomery	State PA	Zip Code 19446	
Lender	Michele Royles				



Mold and fixture damage



Window frame damage



Potential water/mold in basement



Damaged roof and fascia



Damaged roof and fascia



Exterior wood damage

Borrower/Client	N/A				
Property Address	720 W Mount Vernon St				
City	Lansdale	County Montgomery	State PA	Zip Code 19446	
Lender	Michele Royles				



Roof damage



Roof/gutter damage



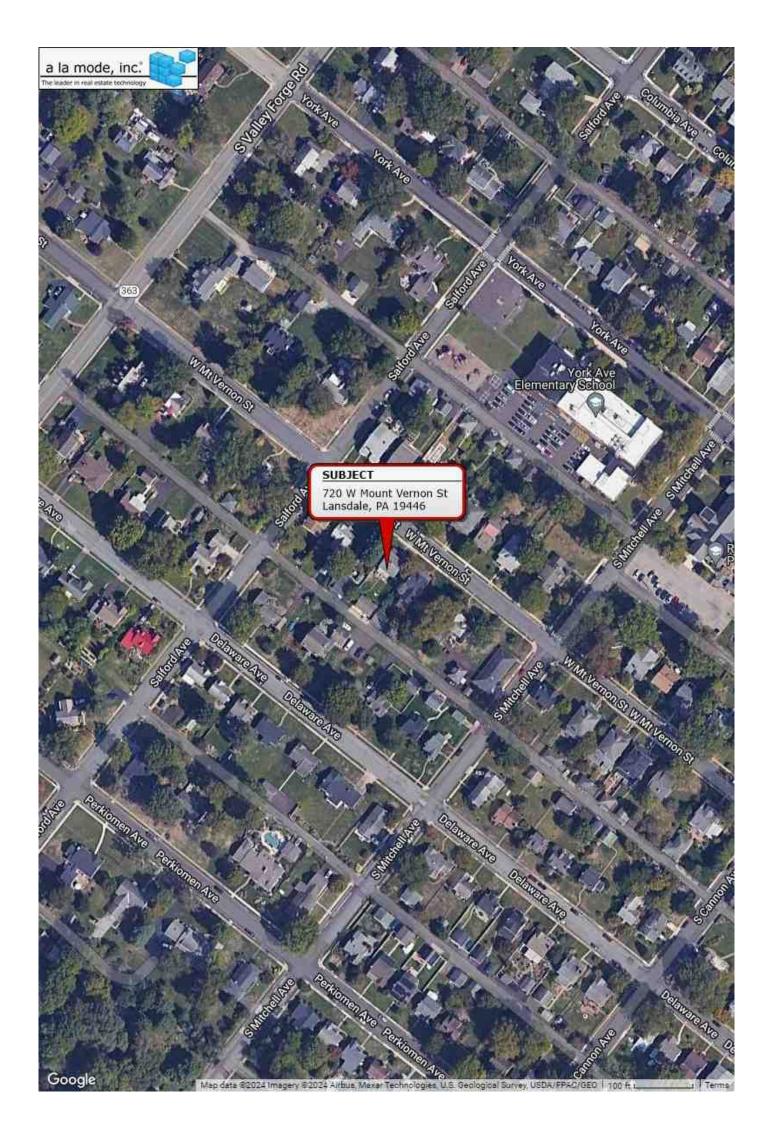
Roof soffit/gutter damage



Damaged roof and fascia

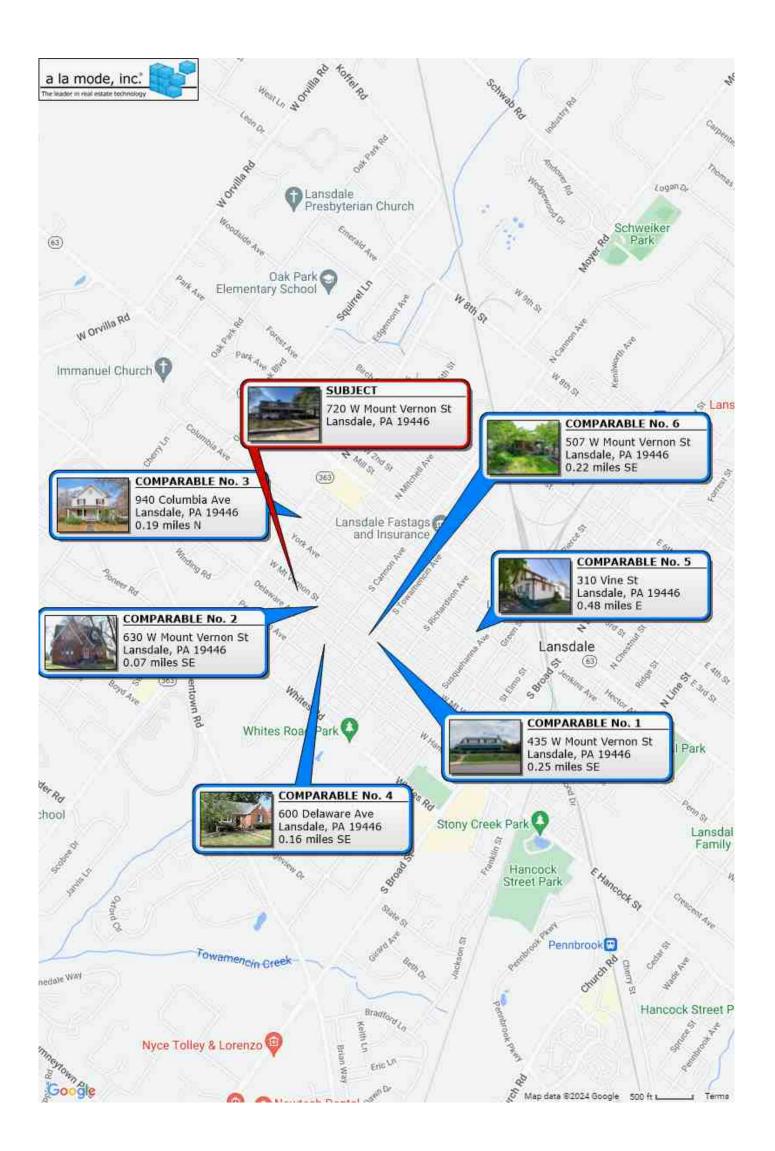
Aerial Map

Borrower/Client	N/A			
Property Address	720 W Mount Vernon St			
City	Lansdale	County Montgomery	State PA Zip Code 19446	
Lender	Michele Boyles			



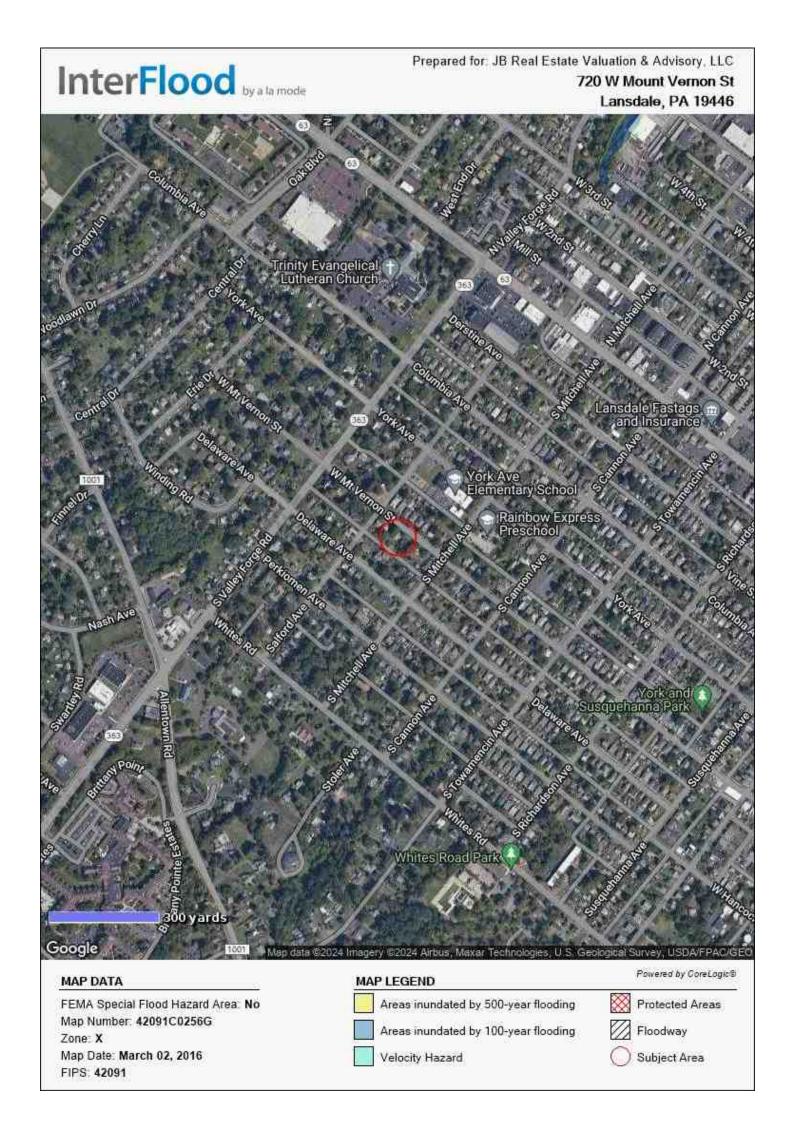
Location Map

Borrower/Client	N/A				
Property Address	720 W Mount Vernon St				
City	Lansdale	County Montgomery	State PA	Zip Code 19446	
Landar	Michala Paylos				



Flood Map

Borrower/Client	N/A			
Property Address	720 W Mount Vernon St			
City	Lansdale	County Montgomery	State PA	Zip Code 19446
Lender	Michele Royles			



Plat Map

Borrower/Client	N/A				
Property Address	720 W Mount Vernon St				
City	Lansdale	County Montgomery	State P	A Zip Code	19446
Lender	Michele Boyles				



Appraiser License - CKB



E&O Insurance Certificate

Accelerant National Insurance Company (A Stock Company) 400 Northridge Road, Suite 800 Sandy Springs, GA 30350

REAL ESTATE PROFESSIONAL ERRORS AND OMISSIONS INSURANCE POLICY DECLARATIONS

A Nonparticipating Policy

NOTICE: THIS IS A "CLAIMS MADE AND REPORTED" POLICY. THIS POLICY REQUIRES THAT A CLAIM BE MADE AGAINST THE INSURED DURING THE POLICY PERIOD AND REPORTED TO THE INSURER, IN WRITING, DURING THE POLICY PERIOD OR EXTENDED REPORTING PERIOD.

PLEASE READ YOUR POLICY CAREFULLY.

Policy Number: NRE40PL100552-00 Renewal of: New

Named Insured: JB Real Estate Valuation & Advisory, LLC

Address: 30 S Valley Road Suite 304C

Paoli, PA 19301

3. Policy Period: From: July 17, 2023 To: July 17, 2024

12:01 A.M. Standard Time at the address of the Named Insured as stated in item 2. Above.

4. Limit of Liability:

A. Each Claim Limit of Liability \$1,000,000

B. Policy Aggregate Limit of Liability \$1,000,000

5. Deductible: \$ 5,000 Each Claim

6. Policy Premium: \$ 2242

7. Retroactive Date: Full Prior Acts

 Notice to Company: Notice of a Claim or Potential Claim should be sent to: OREP Insurance Services: info@orep.org
 6353 El Cajon Blvd, Suite 124-605
 San Diego, CA 92115

Program Administrator: OREP Insurance Services, LLC – info@orep.org

10. Forms and Endorsements Attached at Policy Inception: See Schedule of Forms

If required by state law, this policy will be countersigned by an authorized representative of the Company.

Date: July 5, 2023

Authorized Representative

Comparable Photo Page

Borrower/Client	N/A							
Property Address	720 W Mount Vernon St							
City	Lansdale	County M	lontgomery	State	PA	Zip Code	19446	
Lender	Michele Boyles							



Comparable 1

435 W Mount Vernon St 0.25 miles SE Prox. to Subject Sale Price 315,000 Gross Living Area 1,491 Total Rooms Total Bedrooms 3 Total Bathrooms 1.0 Location N;Res; View N;Res; Site 6577 sf Quality Q3 Age 123



Comparable 2

630 W Mount Vernon St Prox. to Subject 0.07 miles SE Sale Price 435,000 Gross Living Area 1,925 Total Rooms 7 Total Bedrooms 3 Total Bathrooms 1.1 Location N;Res; View N;Res; 8640 sf Site Quality Q3 Age 89



Comparable 3

940 Columbia Ave

Prox. to Subject 0.19 miles N Sale Price 400,000 Gross Living Area 2,555 Total Rooms 9 Total Bedrooms 6 Total Bathrooms 1.1 Location N;Res; View N;Res; Site 11250 sf Quality Q3 Age 87

Comparable Photo Page

Borrower/Client	N/A				
Property Address	720 W Mount Vernon St				
City	Lansdale	County Montgomery	State PA	Zip Code 19446	
Lender	Michele Boyles				



Comparable 4

600 Delaware Ave

Prox. to Subject 0.16 miles SE Sale Price 415,000 Gross Living Area 1,430 Total Rooms Total Bedrooms 3 Total Bathrooms 1.0 Location N;Res; View N;Res; Site 9,360 sf Quality Q3 74 Age



Comparable 5

310 Vine St

Prox. to Subject 0.48 miles E 280,000 Sale Price Gross Living Area 1,420 Total Rooms Total Bedrooms 3 Total Bathrooms 1.1 Location A;Comm; View N;Res; 1925 sf Site Quality Q3 Age



Comparable 6

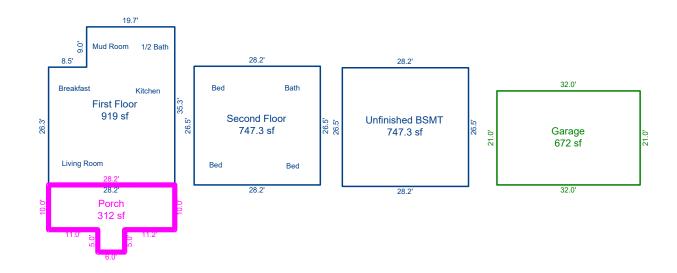
507 W Mount Vernon St Prox. to Subject 0.22 miles SE Sale Price 392,000 Gross Living Area 1,587 Total Rooms 7 Total Bedrooms 4 Total Bathrooms 2.0 Location N;Res; N;Res; View Site 6696 sf Quality Q3

108

Age

Building Sketch

Borrower/Client	N/A						
Property Address	720 W Mount Vernon St						
City	Lansdale	County Montgom	ery State	PA	Zip Code	19446	
Lender	Michele Boyles						



Sketch by Apex Sketch

AREA CALCULATIONS SUMMARY						AREA CALCULATIONS BREAKDOWN					
Code	Description	Factor	Net Size	Perimeter	Net Totals	Name	Base x			/idth	= Area
GLA1	First Floor	1.0	919.0	127.0	919.0			28.2		26.3	
GLA2	Second Floor	1.0	747.3	109.4	747.3			19.7	x	9.0	= 177.3
BSMT	Unfinished BSMT	1.0	747.3	109.4	747.3	Second Floor		28.2	x	26.5	= 747.3
GAR	Garage	1.0	672.0	106.0	672.0						
P/P	Porch	1.0	312.0	86.4	312.0						
	Net LIVABLE	cnt	2	(rounded)	1,666						
						3 total items			(roun	ded)	1,666

 \circledcirc iLOOKABOUT (US) Inc. dba Apex Software